

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPL. NO.: 10/041,946 ART UNIT: 3695  
APPLICANTS: James H. Wolfston, Jr., et al. EXAMINER: Ojo O. Oyebisi  
FILING DATE: January 07, 2002  
TITLE: Coordination of Independent Billing and Liquidity Providers to  
Facilitate Electronic Payments

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

In response to the July 20, 2010, Office Action, Applicants respond as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.

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**CERTIFICATE OF TRANSMISSION UNDER 37 C.F.R. 1.8**

I hereby certify that this correspondence is being transmitted to the United States Patent and Trademark Office on November 19, 2010.

By: /patricia i. barton/  
Name: Patricia I. Barton  
Telephone: (512) 637-0800